

# What is the Birthday Rule for Medicare?



Medicare may be a federal program, but California has a great **Medicare Supplement (Medigap)** law known as the "**Birthday Rule**". **This rule gives Californians the option of changing their Medicare supplement with NO Medical Underwriting for up to 30 days following their birthday. Below are more specifics on how the rule works:**

1. The time frame to exercise the "Birthday Rule" is 30 days following your birthday. However, you can also apply in the 30 days leading up to your birthday. So you actually get a total 61 days to exercise the California Birthday Rule. Please keep in the mind, the new policy can only take effect on your birthday or in the 30 days after your birthday.
2. You can change to another plan, as long as it is of equal or lesser coverage level. For example, if you have Plan F (one of the top levels of coverage), you can switch to almost any plan with any company. If you have one of the lower level plans, you would have to stay with the same level plan or choose one that is lower in coverage. However, there are occasionally exceptions to this rule. For example, AARP is currently allowing enrollment in any plan level if you are switching from a different carrier.
3. In order to take advantage of this rule, you must already have a Medicare Supplement plan. Please be aware that you can always change Medicare Supplement (Medigap) plans at any time of the year. There is no restriction on when you can change, however if you attempt to make a change without using the "birthday rule", you will have to qualify medically. Which means you can be denied if you are in poor health! Under the "birthday rule", you are always guaranteed acceptance even if your current health condition would normally disqualify you for coverage. Therefore, we strongly suggest reviewing your Medicare Supplement plan every year during your Birthday month. Since Medicare Supplement (Medigap) insurance involves private insurance companies, you will find this California law helps stimulate competition and often lower premium rates on Medicare Supplement policies. Basically, this is a great time to shop the market to see if there is any other Medicare Supplement (Medigap) plans that are more affordable than what you currently have.

If you would like more information about the "**birthday rule**" or would like us to help you find a lower priced Medicare Supplement (Medigap) plan, please contact us at the number below.

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